

EXPRESS MAIL LABEL NO. EL307821635US

**UNIVERSAL INTELLIGENT CARD FOR  
SECURE ACCESS TO SYSTEM FUNCTIONS**

**Abstract of the Disclosure**

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A method and apparatus for secure access to secured system functions utilizing a universal access card. The card includes a bank of tuned amplifier circuits and tuned audio transducers to maximize audio output power from the card, such as for telephone communications. The card includes a variety of other interfaces for the user to

10 communicate with a secure access central system. The card includes a keypad, signature input pad, voice audio input, and fingerprint input, to capture data from a user to determine whether the user is an authorized user. The user utilizes the card to conduct a secure access authorization process with the central. After the card and user are authenticated, the user can access certain functions of a system.

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